

Drake University

Student Coverage With Care

Pending Carrier Approval

2025-2026



Eligibility

Eligible International Students & Dependents who hold a valid F, J, or M Visa status, are temporarily located outside of their home country as a non-resident alien and are engaged in Educational Activities. International students who have been approved for permanent residency are not eligible to enroll in the Plan.

The company retains the right to investigate eligibility status and attendance records to verify eligibility requirements are met. If we discover the eligibility requirements are not met, our only obligation is to refund any premium paid for that person less any claims paid.

For more information, visit drake.myahpcare.com.

Coverage Periods & Rates

	FALL 07/31/2025 - 12/31/2025	SPRING/SUMMER 01/01/2026 - 07/30/2026
Student	\$583.00	\$799.00
Spouse/Domestic Partner	\$1,457.25	\$1,996.75
Each Child	\$887.25	\$1,215.75

To view all enrollment and coverage periods available, please visit drake.myahpcare.com

WHAT'S INCLUDED?

Access to Academic Vision Care (AVC)
Coverage while traveling
Access to Academic Student Assistance Program (ASAP)

Academic Emergency Services (AES)*
Access to AcademicLiveCare (ALC)
The PPO network is UnitedHealthcare Options



Questions

To view Frequently Asked Questions or submit a request, please visit help.ahpcare.com



ID Cards

To access your ID Card, please visit drake.myahpcare.com

Benefits

(Deductible applies unless otherwise stated below)

	UNITEDHEALTHCARE OPTIONS PPO PROVIDER Payments are based on the Negotiated Rate	OUT-OF-NETWORK PROVIDER Payments are based on the Usual & Customary Rate
Maximum Benefit Per Covered Accident or Sickness		\$1,000,000
Deductible Per Covered Person, Per Policy Year		\$100
Out-of-Pocket Maximum Per Covered Person, Per Policy Year		\$3,000
Out-Patient Office Visits	90% after a \$15 Copay per visit	70% after a \$25 Copay per visit
Urgent Care Facility	90% after a \$15 Copay per visit	70% after a \$25 Copay per visit
3 Month Pre-Existing Condition Waiting Period \$2,500 Maximum Benefit, Per Policy Year	90%	70%
Hospital Room & Board Expenses	90% after a \$50 Copay per visit	70% after a \$100 Copay per visit
Emergency Room and Emergency Room Treatment (Copay waived if admitted)	90% after a \$100 Copay per visit	70% after a \$100 Copay per visit
Inpatient and Outpatient Surgery	90%	70%
Out-Patient X-Rays & Laboratory Tests	90%	70%
Wellness Expense Benefit \$1,000 Maximum Benefit, Per Policy Year Not subject to Copays or Deductible	90%	70%
Prescription Drugs Up to a 30-day supply	100% of Actual Charges after a Generic: \$10 Copay per prescription Brand: \$30 Copay per prescription Specialty: \$50 Copay per prescription	70% Actual Charges You must pay for prescriptions in full, then submit a claim for reimbursement.

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at drake.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the student health plans.

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company. International Student Health insurance is underwritten by Pan-American International Insurance Corporation.